

MESSAGE



My warmest greetings to the officers, members, and staff of the Bankers Institute of the Philippines, Inc. (BAIPHIL) on the occasion of its 32nd National Convention.

As we join you in celebrating this momentous occasion, we also take this opportunity to commend and thank you for your unflagging and considerable support of the banks' efforts at productivity enhancement through research, information exchange, and education.

BAIPHIL at 82 continues to strengthen its foundation by providing invaluable service to the banks through the development and conduct of trainings, workshops, and learning sessions to update, expand, and improve the Filipino bankers' knowledge and expertise.

We, at the Chamber of Thrift Banks, affirm our support for BAIPHIL's programs and initiatives in "Bringing out the Best in Banking."

We salute BAIPHIL as it completes another year of distinguished service in pursuit of banking excellence through good governance, competence and integrity, service, teamwork, and innovation.

A handwritten signature in black ink, appearing to read "Cecilio D. San Pedro".

CECILIO D. "PAUL" SAN PEDRO
President
Chamber of Thrift Banks

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